

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

BRIAN A LAURITSEN
BOBBIE M LAURITSEN
Debtor(s)

Case No. 20-70314JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/19/2020.
- 2) The plan was confirmed on 09/30/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/15/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/22/2021.
- 5) The case was dismissed on 07/19/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$73,694.52.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$43,450.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$43,450.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,418.53
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,923.51
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,342.04**

Attorney fees paid and disclosed by debtor: \$2,250.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIRM	Unsecured	149.00	NA	NA	0.00	0.00
ALLEGHENY RESOURCES	Unsecured	92,852.00	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BAI	Unsecured	NA	1,981.99	1,981.99	0.00	0.00
AMERICAN EXPRESS NATIONAL BAI	Unsecured	NA	19,405.55	19,405.55	0.00	0.00
BANK OF AMERICA NA**	Unsecured	NA	9,401.60	9,401.60	0.00	0.00
BANK OF AMERICA NA**	Unsecured	NA	5,530.61	5,530.61	0.00	0.00
BANK OF AMERICA NA**	Unsecured	NA	40,000.00	40,000.00	0.00	0.00
BANK OF AMERICA NA**	Unsecured	0.00	15,243.98	15,243.98	0.00	0.00
BANK OF THE WEST	Secured	37,904.00	38,015.62	0.00	3,483.94	0.00
CACH LLC	Unsecured	0.00	5,624.00	0.00	0.00	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY INVESTMENTS LLC - ASSI	Unsecured	1,411.15	1,411.15	1,411.15	0.00	0.00
CAVALRY SPV I LLC*	Unsecured	0.00	10,006.81	0.00	0.00	0.00
CITIZENS BANK NA**	Secured	59,506.85	59,506.85	59,506.85	5,832.76	2,685.48
COMENITY BANK	Unsecured	235.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT FIRST NA*	Unsecured	0.00	NA	NA	0.00	0.00
CREDITOR INFORMATION MISSING (Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	27,708.53	27,708.53	27,708.53	0.00	0.00
DISCOVER BANK(*)	Unsecured	20,416.67	20,416.67	20,416.67	0.00	0.00
DISCOVER BANK(*)	Unsecured	2,523.50	3,523.50	3,523.50	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	0.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	27,743.86	24,743.86	24,743.86	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	1,679.38	1,679.38	1,679.38	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	3,289.44	3,289.44	3,289.44	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	6,371.66	6,371.66	6,371.66	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	1,984.44	1,984.44	1,984.44	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	3,349.12	3,349.12	3,349.12	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FIRST COMMONWEALTH BANK*	Unsecured	493.90	493.90	493.90	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	5,110.51	5,110.51	5,110.51	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	1,987.33	1,987.33	1,987.33	0.00	0.00
FORD MOTOR CREDIT CO LLC**	Secured	34,250.00	54,435.38	2,886.23	2,886.23	2,323.90
FORTIVA	Unsecured	0.00	NA	NA	0.00	0.00
HARLEY DAVIDSON CREDIT CORP*	Secured	38,293.00	39,458.38	0.00	0.00	0.00
JPMORGAN CHASE BANK	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	19,229.56	19,229.56	0.00	2,079.85	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	1,330.07	1,330.07	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	120,200.94	121,200.94	0.00	9,896.26	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	3,653.61	3,653.61	0.00	0.00
LAW OFFICE OF STEPHEN ELGGREN	Unsecured	0.00	NA	NA	0.00	0.00
MCKENZIE BANKING CO	Priority	NA	7,344.56	0.00	0.00	0.00
NORTHWEST BANK*	Secured	6,981.00	NA	6,981.00	840.12	312.95
NORTHWEST BANK*	Secured	6,004.00	6,028.24	6,028.24	513.32	451.37
NORTHWEST BANK*	Secured	NA	7,009.70	7,009.70	0.00	524.99
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	204.68	204.68	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,105.00	2,005.48	2,005.48	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,928.00	1,828.00	1,828.00	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	657.00	468.80	468.80	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	6,931.00	6,931.27	6,931.27	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,527.00	4,277.33	4,277.33	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	804.00	804.91	804.91	0.00	0.00
QUANTUM3 GROUP LLC - AGENT JH	Unsecured	0.00	68,346.10	68,346.10	0.00	0.00
SANTANDER CONSUMER USA(*)	Unsecured	0.00	NA	NA	0.00	0.00
SWIFT FINANCIAL LLC SVCNG AGNT	Unsecured	NA	67,456.22	67,546.22	0.00	2,237.05
SYNCHRONY BANK	Unsecured	2,390.00	2,390.42	2,390.42	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
TCF NATIONAL BANK	Unsecured	NA	175,253.40	175,253.40	0.00	0.00
TOYOTA MOTOR CREDIT CORP (TM)	Secured	32,580.48	32,580.48	32,580.48	3,575.84	1,463.90
UPMC HEALTH SERVICES	Unsecured	0.00	2,230.19	2,230.19	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$11,976.11	\$0.00
Mortgage Arrearage	\$4,983.68	\$0.00	\$0.00
Debt Secured by Vehicle	\$94,973.56	\$12,294.83	\$6,473.28
All Other Secured	\$20,018.94	\$4,837.38	\$1,289.31
TOTAL SECURED:	\$119,976.18	\$29,108.32	\$7,762.59
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$525,920.02	\$0.00	\$2,237.05

Disbursements:	
Expenses of Administration	<u>\$4,342.04</u>
Disbursements to Creditors	<u>\$39,107.96</u>
TOTAL DISBURSEMENTS :	<u>\$43,450.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/08/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.